

Fig. 1

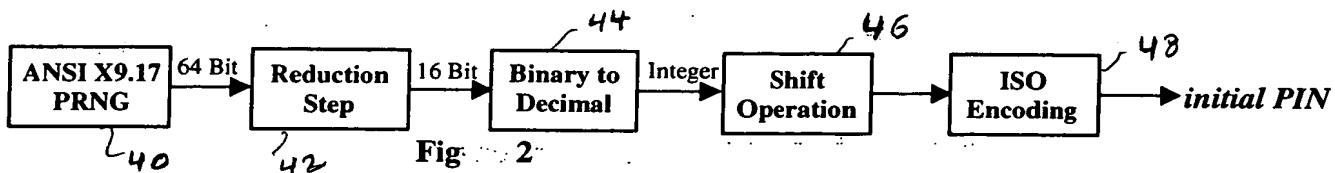


Fig. 2.

C = Control field

4-bit binary number 0001

**N = PIN length**

4-bit binary number with permissible values 0100 (4) to 0110 (6)

P = PIN digit

4-bit field with permissible values 0000 (zero) to 1001 (9)

P/T = PIN/ Transaction digit

Determined by PIN length

T = Transaction digit

4-bit binary number 0000

Fig. 3

**Start of Process**

**PIN Initialization**

**PIN<sub>init</sub> :**

**PIN<sub>cust</sub> :**

**End of Process**

Status	Value
active	initial PIN
non-active	initial PIN

**1<sup>st</sup> PIN Verification**

**PIN<sub>init</sub> :**

**PIN<sub>cust</sub> :**

Status	Value
active	initial PIN
non-active	initial PIN

Status	Value
non-active	initial PIN
active	initial PIN

**PIN Verification**

**PIN<sub>init</sub> :**

**PIN<sub>cust</sub> :**

Status	Value
non-active	initial PIN
active	Customer PIN

Status	Value
non-active	initial PIN
active	Customer PIN

**PIN Modification**

**PIN<sub>init</sub> :**

**PIN<sub>cust</sub> :**

Status	Value
non-active	initial PIN
active	Customer PIN

Status	Value
non-active	initial PIN
active	new Customer PIN

**PIN Reset**

**PIN<sub>init</sub> :**

**PIN<sub>cust</sub> :**

Status	Value
non-active	initial PIN
active	Customer PIN

Status	Value
active	initial PIN
non-active	Customer PIN

**Fig. 4**